

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Re: Debtor(s)

Brian Thomas Crooks
110 General Drayton Street
Bluffton, SC 29909

Case No.: **09-69160-jrs**

Chapter: **7**

Judge: **James R. Sacca**

xxx-xx-2280

Beth Haynes
110 General Drayton Street
Bluffton, SC 29909

xxx-xx-3967

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



James R. Sacca
United States Bankruptcy Judge

Dated: October 22, 2012

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Brian Thomas Crooks
Beth Haynes
DebtorsCase No. 09-69160-jrs
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: gorry
Form ID: 182Page 1 of 4
Total Noticed: 58

Date Rcvd: Oct 22, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2012.

db/jtdb +Brian Thomas Crooks, Beth Haynes, 110 General Drayton Street, Bluffton, SC 29909-4407
tr Martha A. Miller, Schulten Ward & Turner, LLP, Suite 2700, 260 Peachtree Street, NW,
Atlanta, GA 30303-1240

cr +90 Fairlie Condominium Association, Inc., C/O Lazega & Johanson, LLC,
3520 Piedmont Road, Suite 415, Atlanta, GA 30305-1512

cr +Countrywide Home Loans Servicing, L.P., McCalla, Raymer, et al., Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102

cr +Phillip Livingston, Vantium Capital, Inc., 7880 Bent Branch, Irving, TX 75063-6045

11480860 +Allied Interstate Inc, Gemb, Po Box 103104, Roswell, GA 30076-9104

11601462 +BAC Home Loans Servicing, L.P., fka Countrywide Home Loans Servicing, L.,
7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX 75024-4100

11480865 +Cardiology of Georgia, P O Box 105527, Atlanta, GA 30348-5527

11480868 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
Simi Valley, CA 93062-5170

11654662 +Dyck-O'Neal, Inc. as Servicer, for Federal National Mortgage Assoc., PO Box 13370,
Arlington, TX 76094-0370

11658406 +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370

11480872 +Fulton County Tax Commissioner, 1113 Fulton Co. Gov. Center, 141 Pryor Street, SW,
Atlanta, GA 30303-3444

11480874 +Green Point Savings, Po Box 84013, Columbus, GA 31908-4013

14739562 +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302-7999

11784371 NCO PORTFOLIO MANAGEMENT, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

11480879 +Pinnacle Credit Servc, Po Box 640, Hopkins, MN 55343-0640

13633741 Portfolio Recovery Associates, LLC, Po Box 41067, Norfolk VA 23451

15838073 +Vantium Capital, Inc., 7880 Bent Branch Dr., Suite 150, Irving, TX 75063-6045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpreregion21.at.ecf@usdoj.gov Oct 22 2012 23:33:08
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
Atlanta, GA 30303-3315

cr EDI: RECOVERYCORP.COM Oct 22 2012 22:03:00 GE Money Bank,
c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

cr +EDI: PRA.COM Oct 22 2012 22:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067

11480859 +EDI: AFNIRECOVERY.COM Oct 22 2012 22:03:00 Afni, Inc., Attn: DP Recovery Support,
Po Box 3427, Bloomington, IL 61702-3427

11480861 +EDI: BECKLEE.COM Oct 22 2012 22:03:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701

11919849 EDI: BECKLEE.COM Oct 22 2012 22:03:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701

11480862 +EDI: ACCE.COM Oct 22 2012 22:03:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036

11885981 +EDI: ACCE.COM Oct 22 2012 22:03:00 Asset Acceptance LLC, assignee FIRST USA PLATINUM,
PO Box 2036, Warren MI 48090-2036

11480863 EDI: BANKAMER.COM Oct 22 2012 22:03:00 Bank Of America, 4060 Ogletown/Stanton Rd,
Newark, DE 19713

12612041 +EDI: OPHSUBSID.COM Oct 22 2012 22:03:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

11763060 EDI: CAPITALONE.COM Oct 22 2012 22:03:00 CAPITAL ONE BANK (USA), N.A.,
C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091

11480864 EDI: CAPITALONE.COM Oct 22 2012 22:03:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091

11480866 +EDI: CHASE.COM Oct 22 2012 22:03:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,
Kennesaw, GA 30156-9204

11480867 +EDI: CHASE.COM Oct 22 2012 22:03:00 Chase Na, Attn: Bankruptcy Dept, Po Box 100018,
Kennesaw, GA 30156-9204

11494623 EDI: DISCOVER.COM Oct 22 2012 22:03:00 DISCOVER BANK, DFS SERVICES LLC, PO BOX 3025,
NEW ALBANY, OHIO 43054-3025

11480869 +EDI: DISCOVER.COM Oct 22 2012 22:03:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316

11654668 +E-mail/Text: lweidhaas@dyckoneal.com Oct 22 2012 23:33:51 Dyck-O'Neal, Inc., PO Box 13370,
Arlington, TX 76094-0370

11654662 +E-mail/Text: lweidhaas@dyckoneal.com Oct 22 2012 23:33:51 Dyck-O'Neal, Inc.,
as Servicer for Federal National Mortgag, PO Box 13370, Arlington, TX 76094-0370

15237062 +EDI: RESURGENT.COM Oct 22 2012 22:03:00 East Bay Funding, c/o Resurgent Capital Services,
PO Box 288, Greenville, SC 29602-0288

11521003 EDI: TSYS2.COM Oct 22 2012 22:03:00 FDS BANK/MACYS, TSYS DEBT MGMT., INC., PO BOX 137,
COLUMBUS, GA 31902-0137

11480871 +EDI: RCSFNBMARIN.COM Oct 22 2012 22:03:00 First National Bank of Marin/Credit One,
Customer Service, Po Box 98873, Las Vegas, NV 89193-8873

11556613 EDI: RECOVERYCORP.COM Oct 22 2012 22:03:00 GE Money Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11480873 EDI: GADEPTOFREV.COM Oct 22 2012 22:03:00 Georgia Department of Revenue, Field Service,
PO Box 161108, Atlanta, GA 30321
11486220 EDI: IRS.COM Oct 22 2012 22:03:00 Internal Revenue Service, P. O. Box 21126,
Philadelphia PA 19114
11480875 +EDI: IRS.COM Oct 22 2012 22:03:00 Internal Revenue Service, 401 W. Peachtree Street,
Stop 334-D, Atlanta, GA 30308-3518
14739562 +EDI: JEFFERSONCAP.COM Oct 22 2012 22:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302-7999
11706133 EDI: RESURGENT.COM Oct 22 2012 22:03:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
11900968 EDI: RESURGENT.COM Oct 22 2012 22:03:00 LVNV Funding LLC its successors and assigns as,
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
11480876 +EDI: RESURGENT.COM Oct 22 2012 22:03:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
11480877 +EDI: TSYS2.COM Oct 22 2012 22:03:00 Macys/fdsb, 9111 Duke Blvd, Mason, OH 45040-8999
11480878 +E-mail/Text: bankruptcydepartment@ncogroup.com Oct 22 2012 23:34:39 NCO Financial Systems,
507 Prudential Rd, Horsham, PA 19044-2368
11784371 EDI: BL-NCO.COM Oct 22 2012 22:03:00 NCO PORTFOLIO MANAGEMENT, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
11480880 EDI: PRA.COM Oct 22 2012 22:03:00 Portfolio Rc, Attn: Bankruptcy,
120 Corporate Blvd Suite 100, Norfolk, VA 23502
11521812 +EDI: PRA.COM Oct 22 2012 22:03:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
11549748 EDI: RECOVERYCORP.COM Oct 22 2012 22:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11480881 +EDI: PHINRJMA.COM Oct 22 2012 22:03:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426
11824288 EDI: RESURGENT.COM Oct 22 2012 22:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
13635262 EDI: RESURGENT.COM Oct 22 2012 22:03:00 SHERMAN ACQUISITION LLC, PO Box 10587,
Greenville SC 29603-0587
11486221 +E-mail/Text: usagan.bk@usdoj.gov Oct 22 2012 23:33:11 U. S. Attorney,
600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta GA 30303-3315
11480882 +EDI: AFNIVZWIRE.COM Oct 22 2012 22:03:00 Verizon Wireless, Po Box 3397,
Bloomington, IL 61702-3397
11965238 +EDI: AFNIVZWIRE.COM Oct 22 2012 22:03:00 Verizon Wireless South, PO Box 3397,
Bloomington, IL 61702-3397
12666070 EDI: ECAST.COM Oct 22 2012 22:03:00 eCAST Settlement Corporation, POB 35480,
Newark NJ 07193-5480

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
cr* ECAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480
cr* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
cr* +Jefferson Capital Systems LLC, PO BOX 7999, ST CLOUD, MN 56302-7999
11888586* +Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036
11480870 ##+90 Fairlie Condominium Association, Inc., Weinstock & Scavo, P.C., c/o Steven M. Winter, Esq.,
3405 Piedmont Road, Suite 300, Atlanta, GA 30305-1728
11480858 ##+Adorno & Yoss, LLC, Two Midtown Plaza, 1349 W. Peachtree, Ste 1500, Atlanta, GA 30309-2929
11480883 ##+Weinstock & Scavo, PC, 3405 Piedmont Road, Suite 300, Atlanta, GA 30305-1728

TOTALS: 0, * 5, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113E-9

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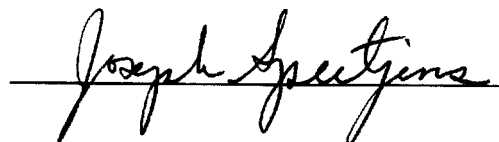
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

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Form ID: 182

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2012 at the address(es) listed below:

A. Michelle Hart Ippoliti on behalf of Creditor Countrywide Home Loans Servicing, L.P.
bkmail@prommis.com

Alane A. Becket on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com

Anthony B. Sandberg on behalf of Debtor Brian Crooks

igotnotice@sandbergglawfirm.com;sandbergglawfirmllc@gmail.com

Derek W. Johanson on behalf of Creditor 90 Fairlie Condominium Association, Inc.

derekj@condoandhoalaw.com, Bankruptcy@ljlaw.com

Maria A. Tsagaris on behalf of Creditor BAC Home Loans Servicing, L.P. fka Countrywide Home
Loans Servicing, L.P. BkMail@prommis.com

Martha A. Miller mam@swtlaw.com, mam@trustesolutions.com;mam@trustesolutions.net

Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov

Phillip Livingston phillip.livingston@srg-i.com, recovery.support@srg-i.com

TOTAL: 8